

REMARKS

Entry and consideration of the following amendments and remarks is respectfully requested.

Claims 1-38 are pending in the application, claims 19 and 34-38 having been canceled.

Claims 1-38 are rejected. Claims 1 and 20 have been amended.

Claims 34-35 were rejected under 35 U.S.C. §102(b) as being anticipated by WO 97/45814 (WO '814). Claim 36 was rejected under 35 U.S.C. §102(b) as being anticipated by WO 98/34203 (WO '203). Claims 1, 2, 5, 6, 8, 9, 12, 24 and 37 were rejected under 35 U.S.C. §103(a) as being unpatentable over WO '203. Claims 3, 4, 7 and 38 were rejected under 35 U.S.C. § 103(a) as being unpatentable over WO '203 in view of Rosenberg et al (U.S. Patent No. 6,363,357). Claims 11, 19-21 and 25-27 were rejected under 35 U.S.C. §103(a) as being unpatentable over WO '203 in view of European Patent 0780802 (EP '802). Claim 13 was rejected under 35 U.S.C. §103(a) as being unpatentable over WO '203 in view of Horstmann (U.S. Patent No. 6,009,041). Claim 14 was rejected under 35 U.S.C. §103(a) as being unpatentable over WO '203 in view of Jacoves et al (U.S. Patent Application Publication No. US 2001/0018664). Claims 22, 23 and 28 were rejected under 35 U.S.C. §103(a) as being unpatentable over WO '203 in view of EP '802 and Herz (U.S. Patent No. 6,460,036). Claim 29 was rejected under 35 U.S.C. §103(a) as being unpatentable over WO '203 in view of Matsumori (U.S. Patent No. 6,246,998). Claims 30-32 was rejected under 35 U.S.C. §103(a) as being unpatentable over WO '203 in view of EP '802 and Matsumori. Claim 33 was rejected under 35 U.S.C. §103(a) as being unpatentable over WO '203 in view of EP '802, Herz and Matsumori. Claims 1 and 10 were rejected under 35 U.S.C. §103(a) as being unpatentable over

WO 99/33034 (WO '034). Claims 15-18 were rejected under 35 U.S.C. §103(a) as being unpatentable over WO '034 in view of European Patent No. 0713198 A2 (EP '198). These rejections are respectfully traversed.

None of the references teach or suggest the features of original Claim 19 which has been incorporated into amended independent Claim 1, "...wherein said storage means includes a data file for every user, and one said data file integrates financial transaction information of the one user; and when said computer reads out the financial transaction information of a user, said computer specifies the data file of the user and reads out this data file."

Reference WO 98/34203 (WO'203) does not disclose or suggest the construction of the processing equipment, such as a computer, storage means and the like, in the financial transaction clearinghouse (18, 318, 418, 518, 718) and the credit/debit card companies (28/30, 320/322, 428/430/, 528/5320, 728/730). That is, WO'203 does not mention teach or suggest the construction of a user's database. In Applicant's amended claim 1, the storage means includes a plurality of data files which are prepared for every user, i.e., each of which data files is exclusively created and allocated for a single user. These features of amended independent claim 1 can attain the advantages described on page 28, line 19 to page 30, line 28 in the description of the present application.

Reference EP 0 780 802 A2 (EP'802) discloses a memory and a subscriber information database. Therefore, the combination of teachings of WO'203 and EP'802 do not teach or suggest the features of Applicant's amended claim 1.

Reference WO 99/33034 (WO'034) also does not disclose or suggest the construction of the

processing equipment, such as a computer, storage means and the like, in the financial system (10) or the financial gateway (18). Therefore, WO'034 does not teach or suggest the features of Applicant's amended claim 1.

Although some of the remaining references cited by the Examiner may be pertinent to the limitation set forth in dependent claims, they do not also teach, disclose or suggest the features of Applicant's amended claim 1.

Reference WO97/45814 (WO'814) shows the host computers (4) each including users' database, users' accounts, etc. However, WO'814 also does not disclose the construction of the users' database.

U.S. Patent No. 6,363,357 (Rosenberg et al.) discloses that the broker computer (132) maintains the transaction log of all buyer and merchant transactions and includes the merchant account database (162) and buyers' vault database (170). However, Rosenberg et al. does not disclose the structure of these database.

In the system disclosed in U.S. Patent No. 6,009,401 (Horstmann), at the user's request for revocation, a refund is created after a payment for the purchased software has been made once. Therefore, the features of Applicant's claim 13 of the present invention are different from the teaching of Horstmann.

The proxy servers of U.S. Patent No. 6,460,036 (Harz) are clearly different from the database servers of Applicant's present invention in construction and function.

Therefore, amended independent claim 1 is allowable. Dependent claims 2-5 depend on

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independent claim1 and are allowable for the same reasons discussed above. Accordingly, the references cited by the Examiner, alone or in combination, do not anticipate or obviate Applicant's invention as defined by the claims and the rejection under 35 U.S.C. §103 (a) should be withdrawn.

Reconsideration of the present application, as amended, is respectfully requested.

In view of the amendments to the claims made herein and the arguments presented above it is submitted that the Examiner's rejections have been overcome and should be withdrawn.

A petition for a three-month extension of time with the requisite fee is attached herewith. In the event that any other extensions and/or fees are required for the entry of this Amendment, the Patent and Trademark Office specifically authorized to charge such fee to Deposit Account No. 50-0518 in the name of Steinberg & Raskin, P.C.

Should any changes to the claims and/or specification be deemed necessary to place the application in condition for allowance, the Examiner is respectfully requested to contact the undersigned to discuss the same.

An early and favorable action on the merits is earnestly solicited.

Respectfully submitted,
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